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**AMENDMENT NO. 7  
TO  
AGREEMENT FOR LEGAL COLLECTION SERVICES**

THIS AMENDMENT NO. 7 (the "Amendment") is entered into as of January 13, 2015, with an effective date of January 15, 2015, by and between LR CREDIT, LLC ("Client"), with its principal place of business at c/o L-Credit, LLC, 315 Park Avenue South, New York, NY 10010, and MEL S. HARRIS AND ASSOCIATES, L.L.C. ("Attorney"), with its business address at 5 Hanover Square, 8th Floor, New York, NY 10004.

WHEREAS, Client and Attorney entered into an Agreement for Legal Collection Service dated as of November 12, 2003, as amended by Amendment to Agreement for Legal Collection Service dated as of December 6, 2004, by Amendment No. 2 to Agreement for Legal Collection Service dated as of December 21, 2004, by Letter Agreements dated October 25, 2005 and October 5, 2007, respectively, by Amendment No. 5 to Agreement for Legal Collection Service dated as of March 17, 2010, and by Letter Agreement dated March 17, 2010 (as so amended, the "Collection Agreement") providing for the retention of Attorney to collect New York domiciled defaulted consumer indebtedness ("Debt") purchased by Client in portfolios;

WHEREAS, the Collection Agreement was set to terminate by its own terms on December 31, 2014; and

WHEREAS, the parties agreed to an interim extension of the term of the Collection Agreement until January 15, 2015; and

WHEREAS, Client and Attorney wish to extend the terms of the Collection Agreement to permit Attorney to continue to assist in the collection of certain Debt as more fully described below.

NOW, THEREFORE, in consideration of the premises and for such other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Client and Attorney agree as follows:

1. All terms used herein and not otherwise defined shall have the respective meanings assigned to them in the Collection Agreement or the Joint Venture and Limited Liability Company Agreement of LR Credit, LLC (the "LLC Agreement").
2. Pursuant to the terms of the Collection Agreement, Attorney will continue to assist in the collection of Debt in which (i) debtors continue voluntarily to make payments, (ii) debtors have entered into settlement agreements with Attorney or Client and continue to make payments pursuant to such agreements or (iii) Attorney has effected legal process, including income and property execution, to collect Debt and money is received as a result of that legal process (collectively "WIP Payments"); *provided that*, unless otherwise specifically instructed by Client, Attorney shall not (i) seek to obtain any additional default judgments on any Portfolios owned by Client and all pending proceedings (if any) seeking default judgments on any Portfolios owned by Client should be withdrawn, (ii) institute any other legal proceedings, including with respect to debtors who default on payment obligations under settlement agreements, (iii) sell all or part of the Portfolios owned by LR Credit (or its any of its

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subsidiaries) or default judgments obtained on behalf of LR Credit (or any of its subsidiaries) or (iv) repurchase any sold Portfolios or default judgments.

3. Attorney shall be paid fees and costs related to WIP Payments consistent with the Collection Agreement.

4. Attorney agrees to make available to Client promptly upon request by Client (and in any event, will make available within fifteen (15) days following Client request) either in-person and/or by mail and/or electronically materials relating to the Debt and Attorney's collection efforts, including all Debt placed by Client with Attorney from the inception of the Collection Agreement.

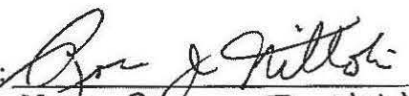
5. This Amendment shall be effective as of January 15, 2015 and shall continue in effect until the earlier of (i) sixty (60) days after the Client's settlement of the case captioned *Sykes, et al. v. Mel S. Harris and Associates, LLC, et al.* 09-cv-08-486 (CH) (S.D.N.Y.) (the "Sykes Litigation") is finally approved by court judgment or (ii) written notice from the Client of termination of the Attorney, which notice shall be provided sixty (60) days prior to the effective termination date; *provided however*, that, in consideration of the continuing cooperation by the Attorney in the Client's resolution of the Sykes case as to the Client, it is the intention of the Client to continue the services of the Attorney until termination pursuant to paragraph 5(i) above. Notwithstanding the provisions of the Collection Agreement or the LLC Agreement, all obligations of Client to pay fees and costs to Attorney shall cease on the effective termination date.

6. This Amendment shall be governed, construed and enforced in accordance with the laws of the State of New York without regard to its conflict of laws rules.

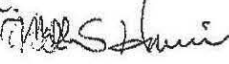
7. This Amendment may be executed in one or more counterparts, each of which shall be deemed to be an original, but all of which together shall constitute one and the same instrument. Signatures transmitted electronically or by facsimile shall have the same legal effect as original signatures.

IN WITNESS WHEREOF, the parties hereto have agreed to this Amendment No. 7 as of the date and year first above written.

LR CREDIT, LLC

By:   
Name: Recco J. Nittoli  
Title: Vice President

MEL S. HARRIS AND ASSOCIATES,  
L.L.C.

By:   
Name: Mel S. Harris  
Title: Sr. Counsel